 Ministers unbowed by divorce defeat

Mackay scoms Lords backing for splitting pensions on break-up




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Lord Mackay's bill already faces a mauling by Tory backbench MPs unhappy at what they regard as an xcessively liberal approach
 His remarks prompted
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 ntinue to lose out from curity spokeswomson in in se

 Fas practita for thicovern
ment to include detailed legis pation in time to accommo
date In the Famlly Law
reform bill


## Tele














Electoral row on eve of poll in Australia

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| challenged in the courts in |  |
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| than one percentage nt is needed to drive the |  |
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| he opinion polls generally w the opposition conser- |  |
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| last night put only one percentage point bewwen voters are undecided. |  |
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| Bob Hawke, the former Labour prime minister, said |  |
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| for his party and his succes sor, Paul Keating. |  |
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| court rejected the appeal of <br> Albert Langer who has been |  |
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| Abiert jailed for 10 meeks for urgming |  |
| voters to put Labour and the Liberal-National Party oppo-sition equal last on the ballot |  |
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| paper. The authorittes, and the court, consider his action breaks the compulsory-voting lan: |  |
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| Amnesty International says Mr Langer, who breached an |  |
| injunction preventing him from handing out "how to Yote for neither" leaflets, was |  |
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| vote for nee first prisoner of conscience for 20 years. conch Hownd the opposi- |  |
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| tion leader, indicated thisweek that' if he becomes |  |
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| prime minister. as the polls predict he would have com-pulsory soting - one of the |  |
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| pacred cows of Australian voting - "looked at". <br> Mesnmbile Lobour bas |  |
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| Meanwhile, Labour has |  |
| ased claiming the conserves had plans to cut fund- |  |
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| to the states. The leterrs.tedbetween the Vic. |  |
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## Buchanan awaits divine intervention


from Pope Leo XITs 1892 en



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4 BRITAIN


## Cable TV bid for cad's royal story

## If it were a matter of just one

 good PC review, just one award, we wouldn't think it's worth a whole ad.

## But Celebris and Venturis

## are different.


${ }^{4}$ DESIGNED TO RUN WINDOWS. 95 \% Windows NT, THE CELEBRIS GLL5izasze BOASTS A FEATURE PACKED SPECIFCATION WHICH PLACES IT AMONG. THE SWIFTEST PCS IN EXISTENCE.'.

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Princess Diena: frosty
relations with palace
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Diana has created

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$\square$Cinema's.hundred years seem to have the shape of a seem an inevitable birth, the steady accumulation of glories, and the onset in the last decade of an irreversible decline Susan Sontag
mumor mage 15

Key issue is whether Aznar wins outright victory

## Spain braces for shift to the right

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## World news in brief

War crimes tribunal indicts Serb general


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## Cuba and US warn exiles


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## Mandela health fear




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## Indian court snub for Rao




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 puts customers first.

# Savings rates up. Mortgage rates down. 

Nationwide is committed to remaining a building society, because we believe that in the long term our customers will be better off if we remain a mutual organisation, concentrating solely on their needs. We aim to give our customers long term benefits, both in terms of better services and improved rates
One way we can achieve this is by returning our profits to their rightful
owners. Our members.
We have achieved this by cutting our standärd variable mortgage rate by $0.45 \%$ to $6.99 \%$, APR $7.2 \%$ (variable). This rate will be available to new customers and to existing members from April 1st. Our personal savings rates were increased on March 1st by an average of $0.25 \%$ from their already highly competitive levels. Proof of our aim to put customers first.

Proof of our commitment to retaining building society values and proof that you are better off if we do.




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"All you have to do is to go
into Annabel's to see that into Annabel's to see th the people who are the
most inconsiderate are th most inconsiderate are the
childiren of the newly rich." Harold Brooks-Baker


## THE UNTED NETONS. FIITY YEARS OLO

BE ANGRY, BE SAD, BE PASSIONATE.

## BUT DON'T BE SILENT.

 E500.00. year, the world's governments spendsith this meet their military 'needs" And with this grotesque amount,
destitution are rarely far behind.
The United Nations was set up to provent this tragedy from happening. And over the last fitty years
at least 150 possible wars have been avoided by
 against drugs, pollution and abuse of human rights
continues. And grappling with all these problems requires minds and money.
I' you feel strongly about these issues and would
like to make the UN more effigctive, join the United kike to make the
Nations Association. Right now we need active, globally minded people
of all ages. Please sign up today. of all ages. Please sign up today


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## Eurocrat's amour: a cautionary tale for Brussels folk



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and quote ref: P083 or see your local travel agent or motoring organisation.

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Winds of change fail to blow away call-up in former Soviet bloc

## Financial straits and high unemployment have kep

##  <br>  <br>  <br> 




WANTED STUDENTS WHO'D LIKE TO LEAVE COLLEGE WITH MORE THAN JUST GOOD GRADES

## 14 SPORTC mmene

8 SPORTS NEWS
The Guardian Saturday March 21996

Racing
Maguire and Williamson miss Festival

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## Wolverhampton tonight（All－weather Flat）



Dextra Dove can put his former jockey in the training big time


## Warwick

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## RUGBY UNION: FIVE NATIONS CHAMPIONSHIP

## Richards to snuff out Grand Slam flame


Ireland $\mathbf{v}$ Wales at Lansdowne Road
Passion play vitin a cast desperaterora successfullong run

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#### Abstract




Lansdowne Road teams - ....

## - Boxing

Eubanktax bill to boost Benn

Rugby League Super League
games called off

Motor Racing



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## Sports Betting

Punters underwhelmed by the Chancellor's tax cut

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Hockey
Guildford like look of run-in



## Keegan attacks Asprilla 'can of worms' <br> \section*{an Ross and Don Boot}

## ZZZGARS

British and American cop shows compared, tomorrow in
theObserver







#### Abstract






| A N Other <br> TEIS Edinburgh-born Jack-of-all-trades played for his country both as an amateur and a professional. At home he looked green but thereafter regulariy wore red. dred league appearances in England during a famous fleld's fallow period. Before of years among the trees. and later he joined some robins. Last uesk: Terry Venobles Chelsea, Tottenham. Queens Park Rangers, Crystal Palace). <br> Performance of the week: Ian Woan (Nothm Forest), whose two iree-kicics |
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Scottish preview
Celtic have Cadete ruled out

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## Faldo flies in the wind




## Baskethall

Cadles crusade


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## Waugh and Warne tan Zimbabwe

## WORLD CUP CRICKET



## An Australian for Sri Lanka


#### Abstract

David Hopps meets errms of biemechanics. They Dav Whatmore, th raised in Colombo

A  get past the Yeo if quarter-finals, Davenhamere share of the redil

\section*{}  $\qquad$ His most demanding task i to nutture the conndence Muttiah Muralitharan, th ofr-spinner ofr-spinner. blessed - cursetion with a huge wris cotation and a deformity rotation and a deformity the elbow. All manner e vide and edireal evidenc for the defence has been sup. for the defence has beent sup plited Cricket Councill sinnce he wa peatedy called for thro he during the Australia       En, How well he has inte Tre to call an in for an um inernation Lankan game will be seen Delly toiay when they liay Indal. Either could finish Group A winners with ayor for throwing thes cays. We nedo ampprove nire to be detarmine here a bowler's action cal red Mur an otricial panal.   ent he heoedst reasse  Apositive feeassackanc     ane sessions, social event and other responitilities. Swimming is compulibory on       Soll    One thing Idot know is that  $\qquad$ of the impas negated much nesed im the Trement wit $\qquad$       $\qquad$  $\qquad$     


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## Tables


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Sport in brief Athletics The women's favourite Paulas
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# Sports Cuardian 



## England flat out in farce

Mike Selvey in Karachi on the latest defeat







Sky imposes Bruno-Tyson news black-out

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arly hours of Magath17.
EVen screan stils. they


## Time for luck to smile on Keegan

|  | Lng down the wrath of the Football Association on both players. The prospect of losin his $\overline{7} .5$ million colombian signing for six of their remaining 11 Premiership Keegan the suspicion that Cur cunstances are once more ganging up on him Consider Keegan's playing |
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| ONDAY Night at Eight was a popular radio magazine pro | whe |
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14 THELEADER PAGE
This way to boost schools

1 Ho is right the old lef which he new right comprehensive schools，on neak new right which wants selection
noither，but Davl Blumkett will
not win unim
 shadow Education Secretary could no
have ben blunter：comprehensive
have have been blunter：comprethensive quailth，too many yommrachensinvives had secondary moderns，expectations wer orent too low＂，and rather than focus on hey had insteand developeped mill potentionu eaching＂．
Wow！Wait for flreworks．No Labour critical of comprehensives．．Yee thee res． eral reasons．Mr Blunkett is rightly not
advocating the return of selection．The adeven plus which ruranded 75 per cent of
pupile ss＂failures＂has no place in nodern world in which some countries


## A grim tale of two cities

Saralevo and Mostar — both symbolise the conflict in Bosnia but， says MARTIN WOOLLACOTT，it is the latter which holds the key to its future．Illustration by PETER TILL

## have come to repree Sent the traged of Bosnda．Sarajeivo <br> Sons the tragedy pounded bajev， powne

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United States $\begin{aligned} & \text { manes into play } \\ & \text { Germany and America are }\end{aligned}$

the Guardian was arguing two decades
ago．In fact 60 per cent of secondary school classes are now based on ability
either through setting or streaming．But either through setting or streaming．But
this is skewed by the high proportion in this is skewed by the high proportion in mixed ability，more help to gifted and
less academic children，more specialisa－ less academic children．more specialisa－
tion within individual comprehensives is right． 16 to 19 eaducatioft Dearing report on today identifieation other important ways of raising standards－partitcularly fors the
most demotivated pupils．About 20 per most demotivated pupils．About 20 per
cent of 16 －year－lds fail to achieve even level G in Enear－olds fail to achieve even
lolution is and maths．Dearing＇s
solis remotivate them throug solution is to remotivate them through
vocationally relevant activity from the age of 14，possibly in FE colleges rather
than school．Just as importants Sir Ron recognises clearly enough that voca－
tional education should not just be reserved for the less bright．His propos． abilities．twin academick and vocational all tracks in schools，each giving access to
higher education and both ensuring theger education and both ensuring
there is breadth as well as depth His
package would also broaden A levels as employers and many educationalists have urged，raise the staturs and stan－
dards of vocational education through
applied applied A levels，and give students the
choice of pursuing a single track or
selecting choice of purssing a single track or
selecting subjects from each．The single
package deals package deall with the two most serious
educational challenges：disaffected educational challenges：disaffected 14
year－olds，and meeting the needs of the
incrent increasing number of non－academic chill－
dren who now stay on beyond 1 ．


#### Abstract

Cutting royals down to size －Ne of the truly difflcult decisions this life is whom to side with in the forth－ coming Battle of the Baubles－Charles or Diana．Does she have squatter＇s rights at Kensington Palace？Should she be given a palatial pile in Norrok to com－ ensate for the loss of Highgrove？Should he be expected to cough up for all this he Queen dip into her hidden resorces？ What is it worth not to write a book？And What is it worth not to write a book？And how much is it worth for her to keep the coveted title＂Her Royal highness＂．The Daily Mail，blessed with an open line to ensterday in providing a detailed break own of Diann＇s modest outogoings rang yyear）down to her taste irt underwear Donna Karan intimates etc at $£ 4,004$ a year）．We are not sure where the stray \＆ came from：probably VAT or ${ }^{\text {a }}$ spare ine wece of elastic．Total annual expenditure binks she would settle for a＂clean This is a difficult area because no body kows what the market worth of dody knows what the market worth of discarded royal really is．Perhaps it is tme to find out tme to find out Affer ali，Perhaps the Govern－ ment really believes that everything is more efficiently done that the prryivate sec－ or，why should the monarchy，which


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will mutter menacingly． Whereupon，I predict．t．
rebellious members will produce their dog eared
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##  <br> 

for longer than any nther institution．be
exempt？Just as the private sector bid this week for the lowest subsidy with
which to run the Channel Tunnel rail link，so companies should bid for the ana＇s entourage．Surely a working prin－ cess doesn＇t need both a palace and
country house：aromatherapy massages could be fortnightly instead of weekily
and，for goodness sake，there＇s nothing wrong with Marks \＆Sparks underwear． No one would know the difference except
those who helped get her into all this those who helped get
bother in the first place
If rovalty s to be
should also swatlow tharket－tested other patent cure：downsizing While the
civil slimming down drastically．have there has been an explosion of dukedoms，princes
and princesses－few with anything sen－ sible to do－which will erode the popu－
larity of the monarchy at a time when it needs all the friends it can get．There are
now nearly 50 members of the royal fam ily including 17 royal princes and prin－
cesses entited to use the coveted prefix． HRH．If the monarchy continues to wash ist dirty hinen in public tit will find that
its existence will increasingly tioned．As with a company fearing a hos－
tile take－over．it should shrink to sur vive．Princess Di should seize the initiative by abandoning the title HRH，
the dignity of which has been eroded by her public antlics．Or she should go the
whole hog，like the pop idol Prince，and whole hog，iike the pop idol Prince，and
change har name to something which more clearly reflects her new status：
artist formerly known as Princess．


Maureen Freely






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## Policy breakdown on the road to peace



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With former eastern bloc countrles still uncovering skeletons left in communist cupboards, JONATHAN STEELE reports on how one Czech ex-dissident has cleared his name

## When the saints are accused of sinning



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| Kavan's vindication - thoug not only for that reason - ha |  |
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16 LETTERS TO THE EDITOR

A word or two on that book

| O <br> NE thing in the first istract that you pubMandelson and Roger Liddle's book (The super soaraway strategy. February $24)$ has stopped me from both. ering to read the rest. <br> In relation to caring work mestic work) carried out by "one member of the family for another, there was no referwork or to their financial recompense and pension rights (or lack thereof). This is particuarly important in view of Mr Mandelson's parent wish for "the family" to the larger responsibilities of care across the generations"', Aseveryone welf knows. it is primarily women who do this work and who suffer for it Linancially and in otiner ways. to win. That means New Labour promoting changes in men and women to share equally both the caringidomployment. EDr) Jenny Watts. 34 Milimead Terrace, Guildford GUS 5AU. <br> N Wales, health. local govport and environment ars controlled by a devolved adtary of State at odds with both the vast majority of the elecgentatives and answerable to no one. Intil he decided that Prime Minister that he had to Gght him for office, this unacwas a certaln John Redwood. Presumably your reviewer Boos of Guvernment (Lait whinn beet, February 28). health etc to regional governlty. Is a different John Red. woodi This John Redwood is Forried no doubt that, unibe MPs, elected regional repre- sentatives would not be deliberately misied by ministers wrong but do not think that thay intend to mislead? |
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Squabbles over the royal divorce


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A healthy profit












## Beware Chirac's call to arms







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Founder and Managing Director of Endsleigh Insurance Services Limited. Died tragically in a road accident in France on the 14th July 1995 and was buried at a private funeral on the 17 th August 1995. A Memorial Service to celebrate Michael's life and work will be held on the 10th April, 7pm at Tewkesbury Abbey, Gloucestershire.


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Death Notices

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## NAYLOR MICHAEL J.

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## MoneyCuardian

## Pep talk for soccer fans ${ }_{\substack{\text { diness }}}^{\text {Mans }}$

Football takes a new stride into world of finance




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## ARE YOUR PERSONAL FINANCES ON TARGET?



INVESTORS
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Every investor wants a saving with promise. Now Fideliry can give them a sving with seven of them. Our MoneyBuilder Income PEP also gives you an excellent tax-ffre retum of 7.8\%** And like all our MoneyPuilder products, it has no encry or exit charges. Remember, too, we're the world's largest independent find specialits. So, as 5 million savers' would agree, we must be making more chan a few good invesmenan decisions.
MoneyBuilder lncome is just part of the MoneyBuilder range-a range of products we believe to be the best value on the market. Look through the iange and you'll find something that suirs you, wharever your financial needs.


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If you'd like to find our more, call Fideliry on 0800 414171. The call is free and you are under noobligation.




22 FINANGE AND ECONOMICS The Guardian Satirday March 21098


Poor performance of stations raises fears that privatisation will be followed by closures and job losses Winter blights nuclear sale


Factory figures bolster case for rate cut

the result of a continued gen.
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Enter the drag What role will Hong Kong play for its new masters in Beijing? Will Hutton offers some surprising answers. See Monday's Guardian



Hong Kong microchip plant means 770 new
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Saturday Notebook
Mutuals find they still have teeth


Alex Brummer









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| reainancings. Which by derinh tion tend to be less profitable. It is the existing mortgage books, with their large spread accounts and relatively strong margins on lending, which made societies like the Chel- tenham \& Gloucester so attractive to Lloyds. <br> in fact it can be argued that Lloyds received the C: ${ }^{2}$ G mortgage business virtually at book value. since by the time the deal went through. income to its reserves which was not paid out to members. <br> ESPTTE the instability caused by the rush from mutuality (where the members own the societyi to societies bill to be laid before Parliament in the next two sition of those societies wish. ing to remain as mutuais. This by the BSA or Treasury Minis. lar the BSA has been anxious to roinforce and clarify the the only society members qualifying for special pay. members for two years before the last public accounts. <br> By such methods the mutuapainst the hot-money flows of the last five years, as investors have sought bonuses, and to insulate themselves better | ing into the market place be and offering a higher cash bonus to members than they from conversion <br> But there is an alternative model for beatiog the regulamercial television ploy. As soon as the Woolwich orA\&L. the Halifax is slroost certainly too big) comes to the market. SBC Warbure will be there to pounce, warehousing up to 15 per cent of the stock in much the same way as Granada bought up to 2 per cent of Yorkshire-Tyne Tees. This leaves all the options open for the predator: it can swap its stock bid when the five-year siege protection runs out, or simply sell in the market if the Either way it may be difricult for the smailer conver- sions to see clear blue water on their own, uniess they themselves embark on ambimake them bid-proof. building societies have put themselves into play with the prill be buried. The ramp of the movement, if it can sur- vive, appears to have found itself a new loyalty strategy by returns and cheaper mort. gages. That should keep comtheir toes. |
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Government puts battle for Lloyds Chemists on hold

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## Australians open legal door to mine Siberian gold

Resistance to foreign participation is being overcome and anew 'Johannesburg' is opening up; reports JAMES MEEK in Moscow


Chargeurs split puts focus on Hollywood and TV ambitions
Textiles group spins off what may become transatlantic media force, writes ALEX DUMAL SMITH in Paris


## Bretons put case for warith UK

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## Update

[^0]As thousands campaign to salvage Germany's largest shipbuilder . . .

. . . Poland's new rulers decline to bail out the birthplace of Solidarity Walesa's demise spells danger for Gdansk


# Rough and tumble at the Bank 

LARRY ELLIOTT and MARK MILNER look back on 12 months in which the behaviour of one rogue trader and one rogue polltician were farfrom the only crosses the beleaguered Govermor had to bear


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